

Table I.A.2.b(2002) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45.0%	71.4%	55.7%	39.7%	23.3%	10.9%	64.3%	17.4%
Industry group **								
Agric., fish., forest.	76.0%	83.5%	62.2%	57.6%	35.8% *	33.2% *	80.2%	37.0%
Mining and manufacturing	44.6%	69.2%	55.7%	32.3%	26.7%	13.8%	58.1%	22.3%
Construction	62.1%	69.9%	55.3%	53.7%	42.1%	16.2% *	64.2%	43.8%
Utilities and transp.	43.5%	66.8%	56.0%	42.3%	28.7%	18.7%	60.9%	24.6%
Wholesale trade	47.6%	67.7%	60.0%	35.7%	18.0%	17.3%	62.5%	20.5%
Fin. svcs. and real estate	37.9%	78.4%	58.6%	39.0%	21.2%	7.8%	71.4%	12.5%
Retail trade	29.9%	61.1%	52.3%	31.7%	13.7%	5.5%	54.9%	9.1%
Professional services	57.6%	76.1%	60.9%	46.7%	25.8%	27.5%	70.5%	29.5%
Other services	39.8%	68.0%	49.5%	38.0%	26.8%	5.9%	60.1%	15.2%
Ownership								
For profit, incorporated	43.1%	71.7%	55.1%	37.5%	22.4%	10.9%	63.3%	16.5%
For profit, unincorporated	58.0%	69.7%	52.2%	41.7%	24.4%	5.3% *	66.0%	19.0%
Nonprofit	54.0%	73.5%	62.8%	51.4%	27.8%	22.7%	68.5%	30.3%
Unknown	9.1%	20.6% *	100.0% *	14.6% *	11.5% *	8.4%	27.6% *	8.7% *
Age of firm								
Less than 5 years	61.3%	71.6%	55.3%	36.9%	22.1%	4.8% *	66.8%	20.8%
5-9 years	57.5%	69.4%	50.6%	35.9%	28.1%	14.3% *	63.0%	24.1%
10-19 years	54.2%	69.1%	50.4%	40.1%	21.1%	5.6% *	62.0%	20.7%
20 or more years	45.7%	73.8%	59.8%	40.5%	23.3%	15.1%	65.6%	21.1%
Unknown	8.9%	43.2% *	100.0% *	44.8%	24.5%	7.3%	21.4% *	8.9%
Multi/single status								
2 or more locations	18.9%	72.3%	54.1%	36.5%	21.9%	10.5%	50.8%	15.2%
1 location only	63.3%	71.4%	55.9%	41.7%	33.2%	57.4%	65.3%	36.8%
Percent full-time employees								
Less than 25%	45.7%	81.7%	62.6%	41.3%	27.7%	4.6% *	71.5%	16.1%
25-49 %	32.0%	67.5%	48.9%	31.0%	18.8%	4.4% *	58.2%	9.7%
50-74 %	47.0%	71.1%	56.6%	39.4%	22.2%	10.0%	65.5%	16.9%
75% or more	46.0%	71.3%	55.8%	40.6%	23.6%	12.5%	64.1%	18.7%
Union presence								
No union employees	46.5%	71.2%	54.9%	38.6%	22.6%	6.7%	63.9%	15.9%
Has union employees	40.8%	74.9%	73.7%	57.6%	41.0%	25.9%	71.8%	29.4%
Unknown	22.6%	78.5%	51.8%	35.7% *	4.7% *	12.1%	69.0%	12.1%
Percent low wage employees								
50% or more low wage	41.5%	68.9%	50.7%	33.6%	20.1%	4.5% *	60.5%	15.2%
Less than 50% low wage	54.8%	72.0%	56.8%	42.0%	25.5%	13.3%	65.2%	24.1%
Unknown	17.7%	73.0%	59.7%	38.8%	21.9%	11.4%	67.0%	12.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b(2002) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	0.92%	1.57%	1.18%	1.03%	0.46%	0.78%	0.36%
Industry group **								
Agric., fish., forest.	2.49%	3.40%	12.85%	12.46%	13.52% *	13.62% *	2.67%	6.67%
Mining and manufacturing	2.95%	5.05%	4.97%	2.89%	3.66%	2.31%	3.55%	1.84%
Construction	1.64%	2.33%	3.17%	2.14%	6.58%	7.21% *	1.50%	4.50%
Utilities and transp.	2.98%	4.32%	7.14%	6.98%	6.98%	5.04%	3.52%	3.93%
Wholesale trade	1.98%	3.51%	5.05%	3.30%	2.38%	4.26%	3.07%	2.15%
Fin. svcs. and real estate	1.62%	2.39%	4.84%	4.83%	2.97%	1.53%	1.63%	1.49%
Retail trade	1.50%	2.61%	3.59%	3.25%	1.68%	0.95%	2.30%	0.82%
Professional services	0.86%	1.24%	2.52%	2.51%	1.96%	2.58%	0.86%	1.54%
Other services	0.99%	1.94%	3.26%	3.44%	2.15%	0.86%	1.43%	0.53%
Ownership								
For profit, incorporated	0.60%	1.00%	1.78%	1.28%	1.25%	0.42%	0.96%	0.39%
For profit, unincorporated	0.67%	1.03%	3.44%	2.81%	4.27%	2.54% *	0.61%	2.16%
Nonprofit	1.42%	2.35%	3.96%	2.61%	1.49%	3.78%	1.56%	1.40%
Unknown	2.67%	10.48% *	31.62% *	7.21% *	5.92% *	2.49%	13.54% *	2.61% *
Age of firm								
Less than 5 years	2.20%	3.54%	4.77%	3.97%	5.80%	1.67% *	2.41%	2.07%
5-9 years	1.23%	2.23%	4.08%	3.86%	3.56%	5.57% *	1.07%	3.66%
10-19 years	1.27%	1.81%	2.18%	1.98%	2.23%	2.30% *	1.49%	1.68%
20 or more years	0.67%	1.51%	2.66%	1.58%	0.87%	0.67%	1.20%	0.50%
Unknown	1.03%	14.92% *	31.62% *	12.51%	5.40%	1.01%	13.99% *	1.02%
Multi/single status								
2 or more locations	0.36%	6.49%	3.50%	1.76%	1.17%	0.50%	2.19%	0.38%
1 location only	0.75%	0.91%	1.47%	1.64%	1.16%	8.61%	0.78%	1.72%
Percent full-time employees								
Less than 25%	1.13%	4.24%	6.68%	4.13%	5.55%	1.79% *	2.55%	1.72%
25-49 %	2.62%	3.96%	5.10%	5.05%	3.21%	1.79% *	3.34%	1.91%
50-74 %	1.62%	2.46%	2.80%	2.53%	3.04%	2.16%	1.91%	1.90%
75% or more	0.67%	1.15%	1.83%	1.23%	0.82%	0.90%	0.91%	0.52%
Union presence								
No union employees	0.51%	0.88%	1.42%	1.28%	0.98%	0.63%	0.72%	0.52%
Has union employees	2.68%	6.16%	5.74%	3.85%	5.19%	2.90%	3.41%	2.69%
Unknown	2.21%	6.92%	12.73%	11.57% *	1.99% *	1.33%	7.02%	1.51%
Percent low wage employees								
50% or more low wage	1.21%	1.48%	2.96%	3.11%	1.93%	1.72% *	1.54%	1.42%
Less than 50% low wage	0.55%	0.89%	1.87%	1.42%	0.93%	1.31%	0.73%	1.02%
Unknown	1.34%	5.35%	6.72%	6.89%	3.78%	0.95%	3.72%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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